

How much will this cost me?

State Employees - Actives **January 1, 2004 Self-Insured Premium Rates**

	Total Monthly Health <u>Premium</u>	Less State <u>Contribution</u>	Total Monthly Health <u>Employee Cost</u>	24thly Health Cost to <u>Employee</u>
<u>Employee Only</u>				
BCBS PPO	\$405.62	(\$227.98)	\$177.64	\$88.82
QualChoice POS	\$298.28	(\$227.98)	\$70.30	\$35.15
Health Advantage POS	\$295.98	(\$227.98)	\$68.00	\$34.00
Health Advantage HMO	\$289.20	(\$227.98)	\$61.22	\$30.61
QualChoice HMO	\$287.26	(\$227.98)	\$59.28	\$29.64
<u>Employee & Spouse</u>				
BCBS PPO	\$971.19	(\$449.97)	\$521.22	\$260.61
QualChoice POS	\$713.59	(\$449.97)	\$263.62	\$131.81
Health Advantage POS	\$708.09	(\$449.97)	\$258.12	\$129.06
Health Advantage HMO	\$691.81	(\$449.97)	\$241.84	\$120.92
QualChoice HMO	\$687.15	(\$449.97)	\$237.18	\$118.59
<u>Employee & Child(ren)</u>				
BCBS PPO	\$608.97	(\$308.01)	\$300.96	\$150.48
QualChoice POS	\$447.97	(\$308.01)	\$139.96	\$69.98
Health Advantage POS	\$444.53	(\$308.01)	\$136.52	\$68.26
Health Advantage HMO	\$434.35	(\$308.01)	\$126.34	\$63.17
QualChoice HMO	\$431.45	(\$308.01)	\$123.44	\$61.72
<u>Employee & Family</u>				
BCBS PPO	\$1,078.57	(\$493.13)	\$585.44	\$292.72
QualChoice POS	\$794.13	(\$493.13)	\$301.00	\$150.50
Health Advantage POS	\$788.07	(\$493.13)	\$294.94	\$147.47
Health Advantage HMO	\$770.09	(\$493.13)	\$276.96	\$138.48
QualChoice HMO	\$764.95	(\$493.13)	\$271.82	\$135.91

State Employees- COBRA*
January 1, 2004 Self Insured Premium Rates

	Total Monthly Premium	COBRA Admin Fee	Total Monthly Premium
<u>Employee Only</u>			
BCBS PPO	\$405.62	\$8.11	\$413.73
QualChoice POS	\$298.28	\$5.97	\$304.25
Health Advantage POS	\$295.98	\$5.92	\$301.90
Health Advantage HMO	\$289.20	\$5.78	\$294.98
QualChoice HMO	\$287.26	\$5.75	\$293.01
<u>Employee & Spouse</u>			
BCBS PPO	\$971.19	\$19.42	\$990.61
QualChoice POS	\$713.59	\$14.27	\$727.86
Health Advantage POS	\$708.09	\$14.16	\$722.25
Health Advantage HMO	\$691.81	\$13.84	\$705.65
QualChoice HMO	\$687.15	\$13.74	\$700.89
<u>Employee & Child(ren)</u>			
BCBS PPO	\$608.97	\$12.18	\$621.15
QualChoice POS	\$447.97	\$8.96	\$456.93
Health Advantage POS	\$444.53	\$8.89	\$453.42
Health Advantage HMO	\$434.35	\$8.69	\$443.04
QualChoice HMO	\$431.45	\$8.63	\$440.08
<u>Employee & Family</u>			
BCBS PPO	\$1,078.57	\$21.57	\$1,100.14
QualChoice POS	\$794.13	\$15.88	\$810.01
Health Advantage POS	\$788.07	\$15.76	\$803.83
Health Advantage HMO	\$770.09	\$15.40	\$785.49
QualChoice HMO	\$764.95	\$15.30	\$780.25

***Note: COBRA will be administered by EBD effective January 1, 2004.**

State Retirees Rate Information

Medicare Part A and Part B

Coordination of benefits will be applied to all plans. This means that coverage under government programs, including Medicare, required or provided by any statute unless coordination of benefits with any such program is forbidden by law. ***Subscribers and Dependents who are eligible for Medicare must have both Part A and B.*** If a member eligible for Medicare does not have Medicare Part B, the plan will pay as though the member does have Medicare Part B and the member will have full financial responsibility for claims incurred.

NOTE: The general Medicare Open Enrollment period is from January through March each year for a July 1st effective date. Retirees without Medicare Part B should contact the Social Security Administration about obtaining Part B coverage at 1-800-772-1213. Medicare Part B premiums are monthly and may increase up to 10% for each 12 month period that you could have had Part B but did not sign up for it (there are some special exceptions).

State Retirees - Medicare Primary
January 1, 2004 Self-Insured Premium Rates

	<u>Total Monthly Premium</u>	<u>State Contribution</u>	<u>Total Monthly Employee Cost</u>
<u>Retiree Medicare Only</u>			
BCBS PPO	\$228.77	(\$60.52)	\$168.25
QualChoice POS	\$178.56	(\$60.52)	\$118.04
Health Advantage POS	\$174.64	(\$60.52)	\$114.12
Health Advantage HMO	\$171.68	(\$60.52)	\$111.16
QualChoice HMO	\$171.67	(\$60.52)	\$111.15
<u>Retiree Medicare & Spouse</u>			
BCBS PPO	\$842.51	(\$210.99)	\$631.52
QualChoice POS	\$603.97	(\$210.99)	\$392.98
Health Advantage POS	\$585.36	(\$210.99)	\$374.37
Health Advantage HMO	\$571.28	(\$210.99)	\$360.29
QualChoice HMO	\$571.24	(\$210.99)	\$360.25
<u>Retiree Medicare & Child(ren)</u>			
BCBS PPO	\$360.92	(\$124.23)	\$236.69
QualChoice POS	\$273.05	(\$124.23)	\$148.82
Health Advantage POS	\$266.20	(\$124.23)	\$141.97
Health Advantage HMO	\$261.01	(\$124.23)	\$136.78
QualChoice HMO	\$261.00	(\$124.23)	\$136.77
<u>Retiree Medicare & Spouse & Child(ren)</u>			
BCBS PPO	\$982.57	(\$239.76)	\$742.81
QualChoice POS	\$706.37	(\$239.76)	\$466.61
Health Advantage POS	\$684.83	(\$239.76)	\$445.07
Health Advantage HMO	\$668.52	(\$239.76)	\$428.76
QualChoice HMO	\$668.48	(\$239.76)	\$428.72
<u>Retiree Medicare & Spouse Medicare</u>			
BCBS PPO	\$457.31	(\$117.18)	\$340.13
QualChoice POS	\$356.90	(\$117.18)	\$239.72
Health Advantage POS	\$349.06	(\$117.18)	\$231.88
Health Advantage HMO	\$343.13	(\$117.18)	\$225.95
QualChoice HMO	\$343.12	(\$117.18)	\$225.94

State Retirees - Not Medicare Primary
January 1, 2004 Self-Insured Premium Rates

	<u>Total Monthly Premium</u>	<u>State Contribution</u>	<u>Total Monthly Retiree Cost</u>
<u>Employee Only</u>			
BCBS PPO	\$613.96	(\$194.12)	\$419.84
QualChoice POS	\$425.63	(\$194.12)	\$231.51
Health Advantage POS	\$410.94	(\$194.12)	\$216.82
Health Advantage HMO	\$399.82	(\$194.12)	\$205.70
QualChoice HMO	\$399.79	(\$194.12)	\$205.67
<u>Employee & Spouse</u>			
BCBS PPO	\$1,227.70	(\$342.16)	\$885.54
QualChoice POS	\$851.04	(\$342.16)	\$508.88
Health Advantage POS	\$821.66	(\$342.16)	\$479.50
Health Advantage HMO	\$799.42	(\$342.16)	\$457.26
QualChoice HMO	\$799.37	(\$342.16)	\$457.21
<u>Employee & Child(ren)</u>			
BCBS PPO	\$956.27	(\$295.53)	\$660.74
QualChoice POS	\$654.93	(\$295.53)	\$359.40
Health Advantage POS	\$631.42	(\$295.53)	\$335.89
Health Advantage HMO	\$613.63	(\$295.53)	\$318.10
QualChoice HMO	\$613.58	(\$295.53)	\$318.05
<u>Employee & Family</u>			
BCBS PPO	\$1,787.84	(\$531.76)	\$1,256.08
QualChoice POS	\$1,222.90	(\$531.76)	\$691.14
Health Advantage POS	\$1,178.83	(\$531.76)	\$647.07
Health Advantage HMO	\$1,145.48	(\$531.76)	\$613.72
QualChoice HMO	\$1,145.39	(\$531.76)	\$613.63
<u>Employee & Medicare Spouse</u>			
BCBS PPO	\$842.51	(\$210.99)	\$631.52
QualChoice POS	\$603.97	(\$210.99)	\$392.98
Health Advantage POS	\$585.36	(\$210.99)	\$374.37
Health Advantage HMO	\$571.28	(\$210.99)	\$360.29
QualChoice HMO	\$571.24	(\$210.99)	\$360.25
<u>Employee & Medicare Spouse & Child(ren)</u>			
BCBS PPO	\$982.57	(\$239.76)	\$742.81
QualChoice POS	\$706.37	(\$239.76)	\$466.61
Health Advantage POS	\$684.83	(\$239.76)	\$445.07
Health Advantage HMO	\$668.52	(\$239.76)	\$428.76
QualChoice HMO	\$668.48	(\$239.76)	\$428.72